



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name INDEPENDENT BANK GROUP, INC.

City/State MCKINNEY, TX

Bank Holding Company Information

Federal Reserve District: 11

Consolidated Assets (\$000): 18,107,093

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

INDEPENDENT BANK GROUP, INC.
7777 HENNEMAN WAY, SUITE 600

MCKINNEY, TX 75070

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BHC Name _____ City/State _____

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	18,164,282	18,001,927	18,524,871	16,311,933	14,539,832
Net income (\$000)	103,100	118,223	224,750	201,209	192,736
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.99	2.67	72	2.90	2.65	66	2.83	2.60	66	3.19	2.77	75	3.51	3.01	76
+ Non-interest income	0.30	0.96	9	0.38	1.11	14	0.36	1.04	12	0.52	1.21	20	0.54	1.32	16
- Overhead expense	1.86	2.17	29	1.70	2.24	18	1.69	2.17	19	1.88	2.57	17	2.22	2.69	25
- Provision for credit losses	-0.02	0.09	22	-0.10	-0.15	53	-0.05	-0.09	58	0.26	0.51	22	0.10	0.15	42
+ Securities gains (losses)	0	0	43	0	0.01	26	0	0.01	37	0	0.02	42	0	0.01	56
+ Other tax equivalent adjustments	0.01	0	93	0.01	0	93	0.01	0	93	0.01	0	93	0	0	42
= Pretax net operating income (tax equivalent)	1.45	1.40	57	1.69	1.79	49	1.55	1.66	45	1.58	1.04	84	1.73	1.56	65
Net operating income	1.14	1.06	62	1.31	1.36	50	1.21	1.26	49	1.23	0.81	82	1.33	1.19	63
Net income	1.14	1.06	62	1.31	1.35	51	1.21	1.26	49	1.23	0.82	82	1.33	1.19	63
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.62	3.12	81	3.64	3.14	83	3.51	3.06	77	4.23	3.55	86	5.15	4.41	86
Interest expense	0.28	0.24	71	0.43	0.27	81	0.38	0.25	80	0.65	0.52	72	1.16	1.08	65
Net interest income (tax equivalent)	3.34	2.88	80	3.21	2.85	73	3.13	2.80	70	3.57	3.01	81	3.99	3.33	77
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.05	0.08	52	0.07	0.13	34	0.06	0.11	43	0.05	0.27	17	0.07	0.21	31
Earnings coverage of net loan and lease losses (X)	41.35	-9.51	65	32.33	4.52	75	36.34	39.72	65	44.52	22.91	85	32.05	24.40	74
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.07	1.17	42	1.24	1.39	41	1.20	1.23	48	0.67	1.58	7	0.44	0.83	15
Allowance for loan and lease losses / Total loans and leases	1.06	1.15	44	1.24	1.37	43	1.19	1.20	50	0.67	1.55	7	0.44	0.81	15
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.59	0.41	78	0.41	0.63	32	0.43	0.49	46	0.43	0.71	27	0.23	0.57	14
30-89 days past due loans and leases / Total loans and leases	0.10	0.32	20	0.07	0.27	17	0.05	0.32	6	0.07	0.39	8	0.18	0.43	21
Liquidity and Funding															
Net noncore funding dependence	2.23	3.09	52	-4.74	-1.82	42	-7.34	-2.33	35	3.31	3.20	54	12.26	14.45	46
Net short-term noncore funding dependence	1.09	-1.79	61	-7.48	-8.21	46	-8.73	-7.71	41	0.50	-4.76	68	10.48	3.38	72
Net loans and leases / Total assets	74.01	61.60	79	67	59.81	71	65.78	58.67	70	73.57	61.58	84	77.54	63.77	86
Capitalization															
Tier 1 leverage ratio	9.28	9.08	61	9.03	9.11	50	8.80	8.98	51	9.12	9.13	51	9.32	9.76	43
Holding company equity capital / Total assets	13.06	10.04	93	13.78	10.88	87	13.75	10.71	88	14.17	11.16	88	15.64	12.43	85
Total equity capital (including minority interest) / Total assets	13.06	10.14	93	13.78	11.01	87	13.75	10.82	88	14.17	11.29	87	15.64	12.57	84
Common equity tier 1 capital / Total risk-weighted assets	9.81	11.90	21	11.14	12.69	27	11.12	12.42	30	10.33	12.38	18	9.76	12.17	16
Net loans and leases / Equity capital (X)	5.67	6.22	40	4.86	5.51	36	4.78	5.53	36	5.19	5.58	42	4.96	5.21	46
Cash dividends / Net income	31.32	34	44	22.75	25.30	45	25.39	28.27	45	22.50	42.30	24	22.47	33.12	30
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	-1.85	7.91	14	8.61	9.29	54	5.52	10.50	32	18.69	16.68	60	51.86	9.26	95
Equity capital	-7.02	-0.29	36	4.86	9.31	37	2.44	7.46	31	7.50	6.99	62	45.65	10.49	91
Net loans and leases	8.42	11.87	43	-1.68	0.79	49	-5.65	3.36	16	12.61	9.07	71	47.33	9.10	94
Noncore funding	-48.36	10.50	3	-30.83	-23.76	45	-33.28	-14.79	25	5.76	-12.18	69	85.82	6.59	94
Parent Company Ratios															
Short-term debt / Equity capital	2.88	0.43	88	0	0.48	41	0.66	0.57	78	0.26	0.77	78	1.05	1.02	79
Long-term debt / Equity capital	11.28	11.61	60	12.03	11.05	65	10.34	10.95	58	12.15	13.56	62	7.60	13.04	55
Equity investment in subsidiaries / Equity capital	116.36	103.92	88	113.97	103.07	90	112.79	103.22	87	114.41	102.81	92	110.72	103.22	84
Cash from ops + noncash items + op expense / Op expense + dividends	242.29	116.54	85	142.07	130.64	58	191.36	154.48	69	127.19	147.24	49	135.56	190.27	33

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	267,152	276,573	545,520	576,898	608,232	-3.41	107.19
Income from lease financing receivables.....	453	1,199	2,411	2,187	3,357	-62.22	
Fully taxable income on loans and leases.....	264,607	274,642	541,463	573,160	605,999	-3.65	106.05
Tax-exempt income on loans and leases.....	2,998	3,130	6,468	5,925	5,590	-4.22	477.65
Estimated tax benefit on income on loans and leases.....	796	832	1,720	1,575	2,069	-4.36	87.34
Income on loans and leases (tax equivalent).....	268,401	278,604	549,651	580,660	613,658	-3.66	107.48
Investment interest income (tax equivalent).....	23,023	15,237	33,316	29,875	32,946	51.10	293.28
Interest on balances due from depository institutions.....	2,107	1,502	4,208	4,028	10,496	40.28	3.69
Interest income on other earning assets.....	173	163	325	771	1,041	6.13	-31.35
Total interest income (tax equivalent).....	293,704	295,506	587,500	615,334	658,141	-0.61	113.60
Interest on time deposits of \$250K or more.....	628	2,346	3,561	13,366	17,111	-73.23	-73.70
Interest on time deposits < \$250K.....	820	2,051	3,409	12,500	19,929	-60.02	-52.90
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	12,272	20,097	37,229	50,400	86,344	-38.94	55.72
Interest on other borrowings and trading liabilities.....	1,765	1,977	3,912	6,493	14,093	-10.72	-41.59
Interest on subordinated debt and mandatory convertible securities.....	6,929	8,079	15,129	12,301	10,698	-14.23	103.20
Total interest expense.....	22,414	34,550	63,240	95,060	148,175	-35.13	21.54
Net interest income (tax equivalent).....	271,290	260,956	524,260	520,274	509,966	3.96	127.86
Non-interest income.....	27,005	34,562	66,546	84,705	78,218	-21.87	74.08
Adjusted operating income (tax equivalent).....	298,295	295,518	590,806	604,979	588,184	0.94	121.66
Overhead expense.....	168,625	153,153	313,648	306,158	322,181	10.10	112.49
Provision for credit losses.....	-1,443	-9,000	-9,000	42,993	14,805		
Securities gains (losses).....	0	0	13	382	275		-100.00
Other tax equivalent adjustments.....	701	680	1,384	1,421	0	3.09	
Pretax net operating income (tax equivalent).....	131,814	152,045	287,555	257,631	251,473	-13.31	159.61
Applicable income taxes.....	25,870	31,212	57,483	51,173	53,528	-17.12	69.21
Tax equivalent adjustments.....	2,844	2,610	5,322	5,249	5,209	8.97	69.39
Applicable income taxes (tax equivalent).....	28,714	33,822	62,805	56,422	58,737	-15.10	69.22
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	103,100	118,223	224,750	201,209	192,736	-12.79	204.98
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	103,100	118,223	224,750	201,209	192,736	-12.79	204.98
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	103,100	118,223	224,750	201,209	192,736	-12.79	204.98
Investment securities income (tax equivalent).....	23,023	15,237	33,316	29,875	32,946	51.10	293.28
US Treasury and agency securities (excluding mortgage-backed securities).....	5,493	2,919	7,279	5,420	5,305	88.18	394.42
Mortgage-backed securities.....	9,819	6,020	13,264	12,525	14,195	63.11	511.39
All other securities.....	7,711	6,298	12,773	11,930	13,446	22.44	145.80
Cash dividends declared.....	32,289	26,893	57,058	45,265	43,302	20.06	591.41
Common.....	32,289	26,893	57,058	45,265	43,302	20.06	591.41
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.23	2.90	72	3.28	2.92	74	3.17	2.85	74	3.77	3.27	80	4.53	4	84
Less: Interest expense	0.25	0.22	70	0.38	0.25	81	0.34	0.23	80	0.58	0.48	71	1.02	0.98	64
Equals: Net interest income (tax equivalent)	2.99	2.67	72	2.90	2.65	66	2.83	2.60	66	3.19	2.77	75	3.51	3.01	76
Plus: Non-interest income	0.30	0.96	9	0.38	1.11	14	0.36	1.04	12	0.52	1.21	20	0.54	1.32	16
Equals: adjusted operating income (tax equivalent)	3.28	3.67	27	3.28	3.82	25	3.19	3.70	24	3.71	4.04	35	4.05	4.41	33
Less: Overhead expense	1.86	2.17	29	1.70	2.24	18	1.69	2.17	19	1.88	2.57	17	2.22	2.69	25
Less: Provision for credit losses	-0.02	0.09	22	-0.10	-0.15	53	-0.05	-0.09	58	0.26	0.51	22	0.10	0.15	42
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0	0.01	27	0	0.01	38	0	0.02	42	0	0.01	56
Plus: other tax equivalent adjustments	0.01	0	93	0.01	0	93	0.01	0	93	0.01	0	93	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.45	1.40	57	1.69	1.79	49	1.55	1.66	45	1.58	1.04	84	1.73	1.56	65
Less: Applicable income taxes (tax equivalent)	0.32	0.33	51	0.38	0.41	40	0.34	0.38	39	0.35	0.23	82	0.40	0.36	63
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.14	1.06	62	1.31	1.36	50	1.21	1.26	49	1.23	0.81	82	1.33	1.19	63
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.14	1.06	62	1.31	1.35	51	1.21	1.26	49	1.23	0.82	82	1.33	1.19	63
Memo: Net income (last four quarters)	1.13	1.12	50	1.35	1.25	64	1.21	1.26	49	1.23	0.82	82	1.33	1.19	62
Net income—BHC and noncontrolling (minority) interest	1.14	1.07	60	1.31	1.37	51	1.21	1.27	48	1.23	0.83	82	1.33	1.20	63
Margin Analysis															
Average earning assets / Average assets	89.45	92.97	9	90.28	93.15	15	90.44	93.08	19	89.27	92.32	15	87.90	91.05	19
Average interest-bearing funds / Average assets	58.36	60.12	49	61.50	62.32	51	59.90	61.99	47	62.59	64.06	44	58.80	65.57	20
Interest income (tax equivalent) / Average earning assets	3.62	3.12	81	3.64	3.14	83	3.51	3.06	77	4.23	3.55	86	5.15	4.41	86
Interest expense / Average earning assets	0.28	0.24	71	0.43	0.27	81	0.38	0.25	80	0.65	0.52	72	1.16	1.08	65
Net interest income (tax equivalent) / Average earning assets	3.34	2.88	80	3.21	2.85	73	3.13	2.80	70	3.57	3.01	81	3.99	3.33	77
Yield or Cost															
Total loans and leases (tax equivalent)	4.24	4.01	69	4.38	4.05	73	4.38	4.01	75	4.68	4.27	75	5.46	5.09	76
Interest-bearing bank balances	0.30	0.42	16	0.14	0.11	89	0.18	0.14	87	0.37	0.27	79	3.35	2.04	91
Federal funds sold and reverse repos	0	0.58	10		0.26		0	0.25	19	0	0.68	7		2.44	
Trading assets		0.52			0.42			0.45			0.60			0.99	
Total earning assets	3.59	3.09	81	3.61	3.11	82	3.48	3.04	77	4.20	3.51	86	5.11	4.36	87
Investment securities (tax equivalent)															
US Treasury and agency securities (excluding mortgage-backed securities)	1.50	1.22	76	1.47	1.28	66	1.50	1.14	73	2.25	1.75	75	2.37	2.32	62
Mortgage-backed securities	2	1.78	73	1.95	1.56	86	1.79	1.57	73	2.92	2.05	95	2.87	2.61	83
All other securities	2.92	2.82	60	3.14	2.91	63	3.05	2.81	62	3.16	3.24	55	3.84	4.06	55
Interest-bearing deposits															
Time deposits of \$250K or more	0.31	0.50	24	0.70	0.76	49	0.57	0.66	43	1.69	1.42	76	2.30	1.96	78
Time deposits < \$250K	0.30	0.44	32	0.61	0.72	43	0.54	0.62	45	1.46	1.36	59	2.12	1.82	68
Other domestic deposits	0.27	0.17	77	0.45	0.17	95	0.41	0.15	93	0.66	0.36	87	1.40	0.93	84
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos															
Other borrowed funds and trading liabilities	0.32	1.24	10	0.30	1.31	17	0.30	1.27	17	0.48	1.50	9	1.47	2.38	11
All interest-bearing funds	0.42	0.36	72	0.62	0.40	85	0.57	0.37	85	0.93	0.74	73	1.73	1.49	70

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	27,005	34,562	66,546	84,705	78,218
Fiduciary activities income	0	0	0	0	1,969
Service charges on deposit accounts - domestic	5,802	4,511	9,842	9,303	11,888
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	4,842	4,129	8,586	7,546	7,361
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	1,356	12,895	23,638	36,805	25,306
Other non-interest income	15,005	13,027	24,480	31,051	31,694
Total overhead expenses	168,625	153,153	313,648	306,158	322,181
Personnel expense	100,685	87,496	180,336	157,540	162,683
Net occupancy expense	20,033	20,458	40,688	39,210	37,654
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	6,263	6,290	12,580	12,671	12,880
Other operating expenses	41,644	38,909	80,044	96,737	108,964
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,652	1,539	1,543	1,480	1,437
Average personnel expense per employee	60.95	56.85	116.87	106.45	113.21
Average assets per employee	10,995.33	11,697.16	12,005.75	11,021.58	10,118.19

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.35	11	0	2.15	10	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	56.94	59.40	35	52.17	59.03	21	53.44	59.28	24	50.93	62.28	13	55.26	61.29	23
Percent of Average Assets															
Total overhead expense	1.86	2.17	29	1.70	2.24	18	1.69	2.17	19	1.88	2.57	17	2.22	2.69	25
Personnel expense	1.11	1.20	41	0.97	1.25	20	0.97	1.21	22	0.97	1.30	18	1.12	1.41	25
Net occupancy expense	0.22	0.22	50	0.23	0.24	44	0.22	0.23	45	0.24	0.26	37	0.26	0.28	38
Other operating expenses	0.53	0.72	21	0.50	0.73	18	0.50	0.72	15	0.67	0.94	28	0.84	0.97	47
Overhead less non-interest income	1.56	1.19	81	1.32	1.10	67	1.33	1.10	70	1.36	1.25	56	1.68	1.32	73
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	56.53	58.92	36	51.83	58.45	22	53.09	58.83	24	50.61	61.82	13	54.78	60.64	23
Personnel expense	33.75	32.65	52	29.61	33.10	28	30.52	32.93	31	26.04	32.36	21	27.66	32.39	21
Net occupancy expense	6.72	6.14	58	6.92	6.33	61	6.89	6.23	59	6.48	6.58	49	6.40	6.52	47
Other operating expenses	16.06	19.36	24	15.29	18.60	29	15.68	19.18	22	18.08	22.28	37	20.72	21.20	56
Total non-interest income	9.05	25.40	9	11.70	28.18	12	11.26	27.67	10	14	28.83	18	13.30	29.23	13
Fiduciary activities income	0	2.23	13	0	2.24	12	0	2.20	13	0	2.09	12	0.33	1.97	35
Service charges on domestic deposit accounts	1.95	3.45	28	1.53	3.19	23	1.67	3.27	27	1.54	3.27	23	2.02	3.88	28
Trading revenue	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	1.62	2.25	54	1.40	2.52	48	1.45	2.58	50	1.25	2.46	47	1.25	3.54	40
Insurance activities revenue	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0	1.38	12	0	0.55	15	0	0.60	14	0	0.01	42	0	0.28	21
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.45	1.51	33	4.36	3.83	64	4	3.30	65	6.08	3.92	74	4.30	1.86	85
Other non-interest income	5.03	9.09	26	4.41	9.26	19	4.14	9.27	15	5.13	9.65	27	5.39	10.04	21
Overhead less non-interest income	47.48	32.73	91	40.13	29.94	78	41.82	30.52	83	36.61	31.93	61	41.48	31.06	83
Applicable income taxes / Pretax net operating income (tax equivalent)	19.63	21.22	32	20.53	21.54	36	19.99	21.18	34	19.86	18.63	52	21.29	20.56	55
Applicable income tax + TE / Pretax net operating income + TE	21.78	23.38	31	22.24	23.10	40	21.84	22.67	33	21.90	21.18	47	23.36	23.23	54

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	10,775,177	9,284,981	9,613,636	9,172,912	9,116,133	16.05	107.81
Commercial and industrial loans	1,868,977	1,943,228	1,722,379	2,117,618	1,400,493	-3.82	147.93
Loans to individuals	80,369	82,049	81,594	67,068	32,840	-2.05	98.89
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	10,226	15,488	11,102	16,266	19,902	-33.97	-82.27
Other loans and leases	824,068	1,202,699	1,052,265	1,784,878	1,082,247	-31.48	262.07
Less: Unearned income	14,170	14,105	9,406	10,037	1,695	0.46	432.11
Loans and leases, net of unearned income	13,544,647	12,514,340	12,471,570	13,148,705	11,649,920	8.23	116.30
Less: Allowance for loan and lease losses	144,170	154,791	148,706	87,820	51,461	-6.86	301.80
Net loans and leases	13,400,477	12,359,549	12,322,864	13,060,885	11,598,459	8.42	115.23
Debt securities that reprice or mature in over 1 year	2,001,661	1,532,037	1,934,806	1,101,618	1,046,982	30.65	202.91
Mutual funds and equity securities	0	0	0	0	0		-100.00
Subtotal	15,402,138	13,891,586	14,257,670	14,162,503	12,645,441	10.87	123.31
Interest-bearing bank balances	598,002	2,540,952	2,367,763	1,567,984	384,590	-76.47	72.44
Federal funds sold and reverse repos	0	0	0	0	0		-100.00
Debt securities that reprice or mature within 1 year	52,443	42,398	71,921	52,075	38,954	23.69	-36.84
Trading assets	0	0	0	0	0		
Total earning assets	16,052,583	16,474,936	16,697,354	15,782,562	13,068,985	-2.56	118.79
Non-interest-bearing cash and due from depository institutions	179,394	256,993	243,926	250,485	186,299	-30.19	-24.88
Premises, fixed assets, and leases	362,725	274,818	332,149	274,308	274,687	31.99	139.94
Other real estate owned	12,900	475	0	475	4,819	2615.79	12.41
Investment in unconsolidated subsidiaries	1,724	1,724	1,724	1,724	1,724	0.00	81.47
Intangible and other assets	1,497,767	1,438,775	1,457,495	1,443,922	1,421,693	4.10	75.29
Total assets	18,107,093	18,447,721	18,732,648	17,753,476	14,958,207	-1.85	110.70
Quarterly average assets	17,864,945	18,257,452	19,361,484	17,206,047	15,066,260	-2.15	110.71
Average loans and leases (YTD)	12,656,679	12,733,743	12,540,763	12,398,226	11,242,379	-0.61	134.50
Memoranda							
Loans held-for-sale	26,519	43,684	32,124	82,647	35,645	-39.29	5.16
Loans not held-for-sale	13,518,128	12,470,656	12,439,446	13,066,058	11,614,275	8.40	116.75
Real estate loans secured by 1-4 family	1,494,541	1,347,103	1,329,946	1,435,112	1,550,872	10.94	70.47
Commercial real estate loans	9,170,615	7,874,751	8,188,254	7,669,052	7,487,396	16.46	118.08
Construction and land development	1,756,359	1,521,832	1,565,357	1,572,376	1,614,743	15.41	80.54
Multifamily	799,599	558,911	580,854	454,434	459,197	43.06	185.61
Nonfarm nonresidential	6,614,657	5,794,008	6,042,043	5,642,242	5,413,456	14.16	124.05
Real estate loans secured by farmland	110,021	63,127	95,436	68,748	77,865	74.29	6.44
Total investment securities	2,054,104	1,574,435	2,006,727	1,153,693	1,085,936	30.47	172.38
U.S. Treasury securities	244,650	41,215	174,996	44,708	48,796	493.59	656.07
US agency securities (excluding mortgage-backed securities)	416,708	420,836	444,675	249,017	179,296	-0.98	73.01
Municipal securities	473,637	387,549	432,760	393,165	343,859	22.21	118.38
Mortgage-backed securities	873,948	694,545	918,550	443,501	505,567	25.83	244.42
Asset-backed securities	0	0	0	0	0		
Other debt securities	45,161	30,290	35,746	23,302	8,418	49.10	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Available-for-sale securities	1,846,132	1,574,435	2,006,727	1,153,693	1,085,936	17.26	144.80
U.S. Treasury securities	244,650	41,215	174,996	44,708	48,796	493.59	656.07
US agency securities (excluding mortgage-backed securities)	416,708	420,836	444,675	249,017	179,296	-0.98	73.01
Municipal securities	265,665	387,549	432,760	393,165	343,859	-31.45	22.49
Mortgage-backed securities	873,948	694,545	918,550	443,501	505,567	25.83	244.42
Asset-backed securities	0	0	0	0	0		
Other debt securities	45,161	30,290	35,746	23,302	8,418	49.10	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-40,493						
Available-for-sale securities appreciation (depreciation)	-202,066	27,352	6,935	45,240	24,082		
Structured notes, fair value	0	2,428	0	2,454	15,992	-100.00	-100.00
Pledged securities	995,375	903,085	997,416	738,519	571,843	10.22	253.74

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	5,123,321	4,634,530	5,066,588	4,164,800	3,240,185	10.55	171.77
NOW, ATS and transaction accounts	3,369,108	3,458,898	3,226,730	3,223,567	2,613,441	-2.60	175.08
Time deposits less brokered deposits < \$250K	129,599	-309,888	-164,344	-291,600	233,566		-26.45
MMDA and other savings accounts	5,690,669	5,730,065	6,198,306	5,594,921	4,257,733	-0.69	132.87
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	14,312,697	13,513,605	14,327,280	12,691,688	10,344,925	5.91	149.79
Time deposits of \$250K or more	319,492	602,463	512,975	707,344	835,579	-46.97	-38.25
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	143,000	25,000	17,000	31,500	329,587	472.00	-55.31
Other borrowings w/remaining maturity over 1 year	100,000	350,000	150,000	350,000	48,891	-71.43	-28.93
Brokered deposits < \$250K	431,759	947,723	713,653	999,895	760,832	-54.44	2.29
Noncore funding	994,251	1,925,186	1,393,628	2,088,739	1,974,889	-48.36	-29.80
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	321,038	360,145	320,592	359,698	231,575	-10.86	137.75
Other liabilities	114,772	105,900	114,498	97,980	67,045	8.38	115.76
Total liabilities	15,742,758	15,904,836	16,155,998	15,238,105	12,618,434	-1.02	114.64
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	412	432	428	431	430	-4.63	48.20
Common surplus	1,951,317	1,940,360	1,945,497	1,934,807	1,926,359	0.56	74.48
Retained earnings	578,201	579,585	625,484	543,800	393,674	-0.24	293.10
Accumulated other comprehensive income	-165,595	22,508	5,241	36,333	19,310		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,364,335	2,542,885	2,576,650	2,515,371	2,339,773	-7.02	87.71
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,364,335	2,542,885	2,576,650	2,515,371	2,339,773	-7.02	87.71
Total liabilities and capital	18,107,093	18,447,721	18,732,648	17,753,476	14,958,207	-1.85	110.70
Memoranda							
Non-interest-bearing deposits	5,123,321	4,634,530	5,066,588	4,164,800	3,240,185	10.55	171.77
Interest-bearing deposits	9,940,627	10,429,261	10,487,320	10,234,127	8,701,151	-4.69	107.78
Total deposits	15,063,948	15,063,791	15,553,908	14,398,927	11,941,336	0.00	125.87
Long-term debt that reprices within 1 year	0	0	0	0	0		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,576,650	2,515,371	2,515,371	2,339,773	1,606,433		
Accounting restatements	0	-53,880	-53,880	0	-926		
Net income	103,100	118,223	224,750	201,209	192,736		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-118,111	-1,665	-32,132	-5,819	-51,659		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	601,068		
Less: Dividends declared	32,289	26,893	57,058	45,265	43,302		
Change in other comprehensive income	-170,836	-13,825	-31,092	17,023	27,615		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	5,821	5,554	10,691	8,450	7,808		
Holding company equity capital, ending balance	2,364,335	2,542,885	2,576,650	2,515,371	2,339,773		

BHC Name

City/State

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	59.51	38.78	87	50.33	36.32	79	51.32	36.25	80	51.67	36.22	82	60.94	37.78	90
Commercial and industrial loans	10.32	11.05	49	10.53	12.25	44	9.19	10.76	47	11.93	13.52	43	9.36	12.02	37
Loans to individuals	0.44	3.52	27	0.44	3.48	24	0.44	3.36	29	0.38	3.40	24	0.22	4.20	12
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.06	0.19	58	0.08	0.21	59	0.06	0.18	58	0.09	0.19	63	0.13	0.24	68
Other loans and leases	4.55	4.45	59	6.52	4.22	71	5.62	4.47	65	10.05	4.63	85	7.24	5.01	70
Net loans and leases	74.01	61.60	79	67	59.81	71	65.78	58.67	70	73.57	61.58	84	77.54	63.77	86
Debt securities over 1 year	11.05	19.46	20	8.30	17.61	13	10.33	19.46	19	6.21	15.55	10	7	14.60	13
Mutual funds and equity securities	0	0.05	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	85.06	82.34	53	75.30	78.32	29	76.11	79.22	30	79.77	78.16	44	84.54	79.65	56
Interest-bearing bank balances	3.30	4.59	48	13.77	9.11	76	12.64	8.50	76	8.83	7.51	63	2.57	3.06	55
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.29	1.68	19	0.23	1.53	16	0.38	1.56	25	0.29	1.68	18	0.26	1.91	19
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	88.65	90.95	23	89.31	91.43	24	89.14	91.77	18	88.90	91.05	20	87.37	89.53	26
Non-interest cash and due from depository institutions	0.99	1.01	45	1.39	1.01	80	1.30	0.82	87	1.41	1.07	79	1.25	1.14	58
Other real estate owned	0.07	0.01	94	0	0.02	30	0	0.01	9	0	0.02	23	0.03	0.03	63
All other assets	10.36	7.97	79	9.30	7.50	70	9.56	7.35	77	9.69	7.82	75	11.38	9.27	75
Memoranda															
Short-term investments	3.59	7.68	31	14	12.01	65	13.02	11.47	64	9.13	11.17	48	2.83	7.63	38
U.S. Treasury securities	1.35	1.96	56	0.22	1.08	49	0.93	1.47	60	0.25	0.84	62	0.33	1.03	57
US agency securities (excluding mortgage-backed securities)	2.30	0.84	84	2.28	0.77	83	2.37	0.82	83	1.40	0.63	79	1.20	0.54	80
Municipal securities	2.62	1.75	71	2.10	1.72	63	2.31	1.73	64	2.21	1.69	66	2.30	1.34	73
Mortgage-backed securities	4.83	13.68	12	3.76	12.97	8	4.90	14.14	14	2.50	11.75	7	3.38	11.44	9
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.25	0.52	51	0.16	0.52	46	0.19	0.53	47	0.13	0.42	48	0.06	0.39	47
Loans held-for-sale	0.15	0.35	54	0.24	0.42	55	0.17	0.55	51	0.47	0.52	60	0.24	0.39	51
Loans held for investment	74.66	61.41	82	67.60	59.85	73	66.41	58.06	70	73.60	61.72	83	77.64	63.50	87
Real estate loans secured by 1-4 family	8.25	12.26	33	7.30	11.69	32	7.10	11.46	31	8.08	11.91	34	10.37	13.29	37
Revolving	0.30	1.49	21	0.31	1.45	25	0.32	1.42	24	0.37	1.66	25	0.51	2.07	28
Closed-end, secured by first liens	7.85	10.40	39	6.90	9.84	36	6.68	9.67	35	7.58	9.81	37	9.66	10.69	44
Closed-end, secured by junior liens	0.10	0.18	47	0.09	0.20	39	0.10	0.17	45	0.12	0.22	43	0.19	0.28	49
Commercial real estate loans	50.65	24.34	92	42.69	22.48	92	43.71	22.69	90	43.20	22.22	93	50.06	22.23	96
Construction and land development	9.70	3.75	91	8.25	3.35	91	8.36	3.34	92	8.86	3.40	93	10.80	3.44	96
Multifamily	4.42	3.69	69	3.03	3.31	57	3.10	3.57	56	2.56	3.12	49	3.07	3.01	59
Nonfarm nonresidential	36.53	15.50	96	31.41	14.81	95	32.25	14.57	95	31.78	14.72	95	36.19	14.69	97
Real estate loans secured by farmland	0.61	0.35	75	0.34	0.34	66	0.51	0.30	73	0.39	0.33	69	0.52	0.36	73

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	79.55	62.08	78	74.19	59.66	76	77.08	61.05	77	69.76	57.15	71	78.25	57.46	84
Real estate loans secured by 1-4 family	11.03	20.31	23	10.76	19.82	24	10.66	19.86	23	10.91	19.43	24	13.31	20.75	27
Revolving	0.40	2.40	19	0.46	2.42	21	0.49	2.43	20	0.51	2.64	21	0.66	3.15	24
Closed-end	10.63	17.67	25	10.31	17.22	27	10.18	17.24	25	10.41	16.59	28	12.65	17.39	31
Commercial real estate loans	67.71	38.23	93	62.93	36.54	93	65.66	37.86	91	58.33	34.63	92	64.27	33.52	95
Construction and land development	12.97	5.97	84	12.16	5.50	89	12.55	5.65	88	11.96	5.26	89	13.86	5.09	95
1-4 family	3.38	1.34	85	2.74	1.11	86	3.06	1.18	87	2.48	0.93	86	3.25	0.94	91
Other	9.58	4.56	85	9.42	4.33	90	9.49	4.40	91	9.47	4.19	92	10.61	4.02	95
Multifamily	5.90	5.72	63	4.47	5.34	53	4.66	5.78	51	3.46	4.96	41	3.94	4.69	50
Nonfarm nonresidential	48.84	24.64	95	46.30	24.14	96	48.45	24.56	96	42.91	22.93	96	46.47	22.15	96
Owner-occupied	12.76	8.28	74	13.71	8.14	82	13.93	8.29	80	13.41	7.68	82	14.94	7.72	86
Other	36.07	16.13	96	32.59	15.71	96	34.51	15.94	96	29.50	14.95	96	31.53	14.34	97
Real estate loans secured by farmland	0.81	0.59	72	0.50	0.59	65	0.77	0.54	70	0.52	0.54	68	0.67	0.55	69
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	13.80	18.46	38	15.53	20.98	32	13.81	18.86	36	16.11	22.17	27	12.02	19.53	26
Loans to individuals	0.59	6.27	22	0.66	6.28	22	0.65	6.24	25	0.51	6.13	20	0.28	7.13	9
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0.08	0.32	54	0.12	0.37	59	0.09	0.34	57	0.12	0.32	61	0.17	0.37	65
Other loans and leases	6.08	8.30	54	9.61	8.03	66	8.44	8.75	60	13.57	9.09	70	9.29	9.85	61
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	641.38	407.54	87	555.54	383.17	82	558.07	391.81	80	588.13	381.27	88	672.67	391.26	92
Real estate loans secured by 1-4 family	88.96	130.40	30	80.60	124.52	32	77.20	126.06	30	92.01	125.03	35	114.44	138.18	41
Revolving	3.26	15.55	20	3.42	15.53	22	3.53	15.44	23	4.26	17.42	25	5.67	21.26	26
Closed-end	85.70	113.22	36	77.18	107.53	36	73.68	108.85	33	87.75	106.14	40	108.76	115.20	49
Commercial real estate loans	545.87	254.23	93	471.16	238.21	93	475.32	245.88	90	491.71	234.65	95	552.49	229.44	97
Construction and land development	104.54	38.88	93	91.05	35.52	94	90.87	35.95	93	100.82	35.62	94	119.15	34.95	97
1-4 family	27.29	8.60	91	20.49	7.06	89	22.15	7.42	89	20.94	6.34	90	27.90	6.61	95
Other	77.26	29.76	93	70.57	28.07	96	68.72	28.11	93	79.88	28.16	96	91.25	27.32	96
Multifamily	47.60	39.14	71	33.44	34.78	61	33.72	38.66	57	29.14	32.74	54	33.88	31.04	65
Nonfarm nonresidential	393.73	162.28	96	346.67	157.17	96	350.74	158.05	95	361.76	155.06	97	399.46	152.10	98
Owner-occupied	102.90	54.20	85	102.68	52.65	87	100.87	52.99	86	113.03	52.37	89	128.45	53.07	91
Other	290.83	106.54	97	243.99	102.08	96	249.87	102.54	94	248.73	100.54	97	271.01	97.41	98
Real estate loans secured by farmland	6.55	3.62	75	3.78	3.59	67	5.54	3.22	75	4.41	3.44	70	5.75	3.60	74
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	111.25	115.10	53	116.27	127.07	49	99.98	114.45	50	135.77	139.91	49	103.34	122.02	45
Loans to individuals	4.78	35.52	27	4.91	35.29	25	4.74	34.55	28	4.30	37.47	25	2.42	43.51	14
Credit card loans	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0.61	1.81	60	0.93	2.01	61	0.64	1.86	60	1.04	1.88	64	1.47	2.18	68
Other loans and leases	49.05	50.19	59	71.96	46.75	72	61.08	51.06	67	114.44	49.54	85	79.86	52.44	72
Supplemental															
Non-owner occupied CRE loans / Gross loans	54.96	30.64	91	49.54	28.84	91	51.76	30.07	92	45.22	27.32	89	49.68	26.45	96
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	443.14	203.71	93	370.92	187.37	92	374.71	195.33	90	381.25	183.76	92	427.10	178.57	96
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	546.03	261.50	93	473.60	244.59	93	475.58	252.85	90	494.28	240.85	95	555.55	236.10	97

BHC Name

City/State

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	3.59	7.68	31	14	12.01	65	13.02	11.47	64	9.13	11.17	48	2.83	7.63	38
Liquid assets	12.77	25.39	17	21.44	28.17	31	22.15	29.03	32	14.40	26.22	17	8.72	22.44	6
Investment securities	11.34	21.68	15	8.53	19.64	10	10.71	21.63	13	6.50	17.85	8	7.26	16.99	9
Net loans and leases	74.01	61.60	79	67	59.81	71	65.78	58.67	70	73.57	61.58	84	77.54	63.77	86
Net loans, leases and standby letters of credit	74.17	62.44	78	67.13	60.62	69	65.94	59.49	66	73.71	62.48	82	77.70	64.84	84
Core deposits	79.04	75.64	52	73.25	74.75	31	76.48	75.71	35	71.49	70.67	37	69.16	63.09	55
Noncore funding	5.49	10.86	34	10.44	10.89	62	7.44	10.30	47	11.77	14.13	56	13.20	19.36	38
Time deposits of \$250K or more	1.76	1.54	68	3.27	1.81	84	2.74	1.58	81	3.98	2.11	85	5.59	2.94	86
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.20	13	0	1.20	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.50	32	0	0.52	29	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.79	1.63	47	0.14	0.99	45	0.09	1	38	0.18	1.24	37	2.20	3.01	44
Earning assets that reprice within 1 year	23.86	36.16	22	38.72	38.93	47	34.50	37.37	46	36.49	39.38	40	31.42	39.29	28
Interest-bearing liabilities that reprice within 1 year	3.71	6.49	31	6.16	7.04	57	4.96	6.39	52	7.12	8.20	58	10.24	10.19	65
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	20.15	28.22	33	32.56	30.25	52	29.54	29.65	46	29.38	29.11	46	21.19	26.63	35
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.23	3.09	52	-4.74	-1.82	42	-7.34	-2.33	35	3.31	3.20	54	12.26	14.45	46
Net short-term noncore funding dependence	1.09	-1.79	61	-7.48	-8.21	46	-8.73	-7.71	41	0.50	-4.76	68	10.48	3.38	72
Short-term investment / Short-term noncore funding	79.48	166.36	36	167.30	284.81	43	204.08	273.46	50	95.80	184.19	30	24.22	77.77	33
Liquid assets - short-term noncore funding / Nonliquid assets	9.46	28.61	26	16.63	34.02	26	20.26	36.68	32	5.69	28.18	17	-3.25	16.97	14
Net loans and leases / Total deposits	88.96	76.80	75	82.05	74.66	71	79.23	72.79	65	90.71	79.43	79	97.13	90.31	71
Net loans and leases / Core deposits	93.63	82.80	71	91.46	81.17	77	86.01	78.25	67	102.91	88.34	79	112.12	103.93	70
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-2.59	-6.37	60		0.84			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-12.93	-13.54	49	1.76	1.94	55	0.43	-0.25	70	3.07	4.31	40	1.85	1.36	67
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29		0	0.01	54		-0.02		0	0.02	52	0.01	0	70
Percent of Investment Securities															
Held-to-maturity securities	10.12	23.58	33	0	13.42	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	89.88	74.56	66	100	84.66	95	100	83.77	95	100	87.23	96	100	85.40	95
U.S. Treasury securities	11.91	9.26	69	2.62	5.52	59	8.72	6.70	70	3.88	4.72	70	4.49	6.15	59
US agency securities (excluding mortgage-backed securities)	20.29	4.02	92	26.73	4.50	94	22.16	4.12	93	21.58	4.01	93	16.51	3.49	89
Municipal securities	23.06	8	85	24.62	8.87	84	21.57	8.22	82	34.08	9.83	89	31.66	7.75	92
Mortgage-backed securities	42.55	63.23	18	44.11	66.59	15	45.77	66.54	16	38.44	66.64	13	46.56	67.43	19
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	2.20	3.01	59	1.92	3.17	53	1.78	3.08	51	2.02	3.01	54	0.78	2.94	51
Mutual funds and equity securities	0	0.28	12	0	0.32	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	2.55	8.89	24	2.69	8.69	27	3.58	7.78	37	4.51	10.55	28	3.59	11.86	24
Debt securities 1 to 5 years	19.57	20.02	58	14.77	17.05	49	16.40	18.25	52	19.73	17.03	58	26.62	17.94	72
Debt securities over 5 years	77.88	68.75	58	82.53	72.17	64	80.02	71.11	62	75.76	69.86	53	69.79	66.02	43
Pledged securities	48.46	30.80	77	57.36	33.87	79	49.70	32.26	76	64.01	35.67	82	52.66	30.57	80
Structured notes, fair value	0	0.15	40	0.15	0.03	87	0	0.11	40	0.21	0.02	91	1.47	0.03	95
Percent Change from Prior Like Quarter															
Short-term investments	-74.82	-31.70	9	76.16	51.37	68	50.59	27.98	66	282.50	183.32	74	502.01	26.69	97
Investment securities	30.47	21.19	70	50	33.34	71	73.94	31.36	87	6.24	23.62	26	58.45	11.75	90
Core deposits	5.91	9.58	52	17.98	16.88	64	12.89	16.94	45	22.69	26.88	38	48.53	11.23	94
Noncore funding	-48.36	10.50	3	-30.83	-23.76	45	-33.28	-14.79	25	5.76	-12.18	69	85.82	6.59	94

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	3,207,302	2,478,738	2,770,036	2,268,216	2,337,385
Commit: Secured commercial real estate loans	1,820,985	1,415,294	1,509,331	1,160,340	1,266,236
Commit: Unsecured real estate loans	0	4,600	16,007	10,989	17,557
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	29,811	24,819	30,007	25,917	23,406
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	5,381	5,121	5,597	0
Credit derivatives - notional amount (holding company as beneficiary)	9,217	9,478	9,348	9,604	9,850
Credit derivative contracts w/ purchased credit protection-investment grade	0	5,381	5,121	5,597	9,850
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	33,648	74,001	47,531	161,878	42,500
Written options contracts (interest rate)	21,951	65,772	34,064	116,795	28,434
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	521,714	714,916	609,870	670,740	561,502
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	17.71	24.48	29	13.44	22.45	18	14.79	22.78	20	12.78	22.01	16	15.63	23.52	23
Standby letters of credit	0.16	0.66	15	0.13	0.67	9	0.16	0.65	15	0.15	0.71	12	0.16	0.84	13
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0.03	0.25	56	0.03	0.24	57	0.03	0.35	55	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.05	0.18	65	0.05	0.19	65	0.05	0.18	65	0.05	0.30	64	0.07	0.52	65
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0.03	0.18	70	0.03	0.18	71	0.03	0.25	70	0.07	0.30	72
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	3.19	44.65	18	4.63	49.75	17	3.69	46.30	17	5.35	48.62	15	4.23	68.47	15
Interest rate contracts	3.19	32.11	19	4.63	35.96	18	3.69	32.46	18	5.35	34.36	18	4.23	47.31	16
Interest rate futures and forward contracts	0.19	3.60	51	0.40	5.17	55	0.25	3.25	50	0.91	6.21	55	0.28	10.67	42
Written options contracts (interest rate)	0.12	1.58	36	0.36	1.82	43	0.18	1.41	35	0.66	2.18	44	0.19	2.47	34
Purchased options contracts (interest rate)	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	2.88	21.90	22	3.88	20.67	23	3.26	20.49	23	3.78	20.83	22	3.75	28.86	18
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	25.34	46.07	16	19.47	42.93	12	22.09	44.98	16	18.29	42.82	11	20.79	45.53	16

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	577,313	854,689	691,465	949,413	632,436
Interest rate contracts	577,313	854,689	691,465	949,413	632,436
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	33,648	74,001	47,531	161,878	42,500
Written options	21,951	65,772	34,064	116,795	28,434
Exchange-traded	0	0	0	0	0
Over-the-counter	21,951	65,772	34,064	116,795	28,434
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	521,714	714,916	609,870	670,740	561,502
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	577,313	854,689	691,465	949,413	632,436
Interest rate contracts	577,313	854,689	691,465	949,413	632,436
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	521,714	720,297	614,991	676,337	613,852
One year or less	19,801	8,485	22,003	8,617	53,424
Over 1 year to 5 years	290,216	388,201	320,899	374,494	429,544
Over 5 years	211,697	323,611	272,089	293,226	130,884
Gross negative fair value (absolute value)	18,074	12,933	9,028	21,875	6,635
Gross positive fair value	10,415	14,671	8,593	23,674	6,957
Held for trading	0	0	0	0	0
Non-traded	10,415	14,671	8,593	23,674	6,957
Current credit exposure on risk-based capital derivative contracts	9,697	12,550	7,537	20,159	6,104
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	5.83	9.78	56	8.66	12.57	58	6.87	11.16	57	17.05	14.05	64	6.72	13.49	47
Exchange-traded	3.80	5.78	56	7.70	7.49	62	4.93	6.28	59	12.30	8.18	75	4.50	5.91	54
Over-the-counter	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options	3.80	5.46	57	7.70	7.20	64	4.93	5.96	60	12.30	7.73	75	4.50	5.10	58
Exchange-traded	0	3.69	21	0	3.44	19	0	3.27	20	0	3.42	19	0	4.42	18
Over-the-counter	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Swaps	0	3.17	21	0	3.04	21	0	2.87	21	0	2.86	21	0	3.35	18
Held for trading	90.37	74.97	60	83.65	71.23	53	88.20	74.26	57	70.65	68.76	43	88.78	69.75	65
Interest rate contracts															
Foreign exchange contracts	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Equity, commodity, and other contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts															
Equity, commodity, and other contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts															
Non-traded	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded															
Interest rate contracts	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Foreign exchange contracts	100	57.94	85	100	56.19	86	100	56.71	85	100	53.82	87	100	52.22	88
Equity, commodity, and other contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	90.37	93.09	26	84.28	91.87	23	88.94	92.53	28	71.24	91.48	15	97.06	93.86	47
Over 1 year to 5 years	3.43	31.78	21	0.99	28.05	10	3.18	27.56	19	0.91	32.05	9	8.45	32.17	32
Over 5 years	50.27	24.76	82	45.42	26.03	75	46.41	27.01	75	39.44	27.06	66	67.92	30.45	91
Gross negative fair value (absolute value)	36.67	27.14	64	37.86	30.08	56	39.35	29.89	63	30.88	29.56	53	20.70	28.09	44
Gross positive fair value	3.13	1.56	88	1.51	1.25	65	1.31	0.98	68	2.30	1.55	72	1.05	0.83	62
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.80	1.74	61	1.72	1.68	52	1.24	1.34	46	2.49	2.23	60	1.10	1.19	51
Gross positive fair value (X)	0.01	0.07	34	0.01	0.05	31	0.01	0.04	28	0.01	0.07	35	0.01	0.06	27
Held for trading (X)	0.01	0.08	26	0.01	0.07	23	0.01	0.05	20	0.02	0.09	23	0.01	0.07	23
Non-traded (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Current credit exposure (X)	0.01	0.02	51	0.01	0.01	58	0.01	0.01	50	0.02	0.02	65	0.01	0.01	60
Credit losses on derivative contracts	0.01	0.04	36	0.01	0.05	30	0	0.04	23	0.01	0.06	30	0	0.05	29
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.06	0.54	32	0.09	0.63	27	0.05	0.46	23	0.15	0.85	28	0.05	0.73	25

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	148,706	87,820	87,820	51,461	44,802
Gross losses	3,441	4,380	7,531	6,873	8,364
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	357	56	111	239	218
Net losses	3,084	4,324	7,420	6,634	8,146
Provision for loan and lease losses	-1,452	-9,620	-12,609	42,993	14,805
Adjustments	0	80,915	80,915	0	0
Ending balance	144,170	154,791	148,706	87,820	51,461
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.02	0.08	24	-0.11	-0.14	53	-0.07	-0.09	51	0.26	0.51	22	0.10	0.15	42
Provision for loan and lease losses / Average loans and leases	-0.02	0.14	26	-0.15	-0.25	56	-0.10	-0.16	52	0.35	0.82	17	0.13	0.24	37
Provision for loan and lease losses / Net loan and lease losses	-47.08	198.72	21	-222.48	77.32	31	-169.93	-105.48	36	648.07	487.86	76	181.75	130.58	82
Allowance for loan and lease losses / Total loans and leases not held for sale	1.07	1.17	42	1.24	1.39	41	1.20	1.23	48	0.67	1.58	7	0.44	0.83	15
Allowance for loan and lease losses / Total loans and leases	1.06	1.15	44	1.24	1.37	43	1.19	1.20	50	0.67	1.55	7	0.44	0.81	15
Allowance for loan and lease losses / Net loans and leases losses (X)	23.37	28.67	61	17.90	15.27	74	20.04	21.39	65	13.24	11.58	71	6.32	8.03	60
Allowance for loan and lease losses / Nonaccrual assets	212.81	413.77	29	306	318.67	62	276.99	364.13	48	157.68	299.17	24	229.77	218.72	68
ALLL / 90+ days past due + nonaccrual loans and leases	211.26	319.24	39	306	260.68	70	268.07	287.08	57	156.46	244.34	31	138.31	151.73	54
Gross loan and lease losses / Average loans and leases	0.05	0.16	36	0.07	0.22	19	0.06	0.19	20	0.06	0.34	10	0.07	0.28	19
Recoveries / Average loans and leases	0.01	0.07	6	0	0.08	3	0	0.08	3	0	0.07	3	0	0.08	4
Net losses / Average loans and leases	0.05	0.08	52	0.07	0.13	34	0.06	0.11	43	0.05	0.27	17	0.07	0.21	31
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	4.74	23.25	6	0.81	16.12	3	1.62	34.67	3	2.86	33.98	4	4.71	36.22	6
Earnings coverage of net loan and lease losses (X)	41.35	-9.51	65	32.33	4.52	75	36.34	39.72	65	44.52	22.91	85	32.05	24.40	74

Net Loan and Lease Losses By Type

Real estate loans	0.06	-0.01	93	0.01	0.03	57	0.01	0.02	51	0.01	0.04	32	0	0.01	45
Real estate loans secured by 1-4 family	0	-0.02	78	0	-0.01	62	0	-0.02	64	0	0.01	46	0.01	0.01	57
Revolving	0	-0.08	75	0	-0.05	62	0	-0.07	69	0	0.01	54	0	0.02	43
Closed-end	0	-0.02	78	0	-0.01	62	0	-0.01	61	0	0	48	0.01	0	62
Commercial real estate loans	0.06	0	93	0.01	0.05	53	0.01	0.04	50	0.01	0.07	34	0	0.01	45
Construction and land development	0	-0.02	73	0.02	0	85	0.01	0	81	0.01	0	71	0	-0.01	72
1-4 family	0	0	60	0	0	57	0	0	57	0.01	0	89	0	0	82
Other	0	-0.01	71	0.02	-0.01	87	0.01	0	83	0	0	57	0	-0.01	61
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0.09	0	92	0.01	0.07	50	0.01	0.05	40	0.01	0.11	30	0	0.02	30
Owner-occupied	0	0	60	0	0.01	46	0	0.01	44	0	0.02	15	0	0.01	34
Other	0.09	0	94	0.01	0.06	58	0.01	0.04	51	0.01	0.08	40	0	0.01	40
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.02	0.10	46	0.19	0.20	54	0.11	0.17	46	0.25	0.47	39	0.54	0.37	75
Loans to individuals	0.02	0.65	6	0.22	0.78	24	0.16	0.71	15	0.39	1.13	23	1.17	1.17	60
Credit card loans		1.99			2.18			1.84			2.92			3.11	
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	-0.03	0.14	3	0.32	0.08	87	0.47	0.10	89	0.02	0.15	48	0	0.15	12

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	13,160	9,071	6,765	9,563	20,798
90+ days past due loans and leases	498	0	1,786	433	14,809
Nonaccrual loans and leases	67,746	50,585	53,687	55,696	22,397
Total past due and nonaccrual loans and leases	81,404	59,656	62,238	65,692	58,004
Restructured					
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	995	566	1,046	578	668
Total restructured loans and leases	995	566	1,046	578	668
Loans Held for Sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	0	533	0	1,498	29
Other real estate owned	12,900	475	0	475	4,819
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.10	0.32	20	0.07	0.27	17	0.05	0.32	6	0.07	0.39	8	0.18	0.43	21
90+ days past due loans and leases	0	0.09	32	0	0.10	10	0.01	0.10	41	0	0.12	27	0.13	0.15	66
Nonaccrual loans and leases	0.50	0.38	71	0.40	0.58	37	0.43	0.46	49	0.42	0.66	32	0.19	0.51	15
90+ days past due and nonaccrual loans and leases	0.50	0.53	57	0.40	0.73	28	0.44	0.62	38	0.43	0.85	24	0.32	0.71	19
Restructured															
30-89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.01	0.09	15	0	0.12	6	0.01	0.10	14	0	0.13	8	0.01	0.14	13
30-89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.10	0.32	20	0.07	0.27	17	0.05	0.32	6	0.07	0.40	8	0.18	0.43	21
90+ days past due assets	0	0.10	30	0	0.10	9	0.01	0.10	39	0	0.12	25	0.13	0.15	65
Nonaccrual assets	0.50	0.39	71	0.40	0.59	36	0.43	0.47	49	0.42	0.67	32	0.19	0.53	15
30+ days past due and nonaccrual assets	0.60	0.88	43	0.48	1.04	18	0.50	0.97	25	0.50	1.29	10	0.50	1.19	11
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.38	0.32	71	0.27	0.43	33	0.30	0.36	47	0.32	0.52	31	0.25	0.44	25
90+ days past due and nonaccrual assets + other real estate owned	0.45	0.34	72	0.28	0.46	31	0.30	0.37	44	0.32	0.55	29	0.28	0.48	27
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.45	0.38	69	0.28	0.52	27	0.29	0.41	39	0.32	0.60	25	0.18	0.53	14
Allowance for loan and lease losses	55.94	57.44	57	33.33	67.93	23	36.10	62.64	27	65.67	66.66	55	52.94	115.41	17
Equity capital + allowance for loan and lease losses	3.21	3.52	52	1.91	4.43	18	1.97	3.60	26	2.22	4.97	19	1.14	4.28	12
Tier 1 capital + allowance for loan and lease losses	4.72	3.97	66	3.01	5.28	25	3.05	4.30	39	3.70	6.05	27	2.01	5.65	15
Loans and leases + other real estate owned	0.59	0.63	57	0.41	0.88	21	0.43	0.71	32	0.44	0.97	14	0.23	0.85	9

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.10	0.26	31	0.05	0.24	17	0.06	0.26	12	0.07	0.39	10	0.17	0.38	24
90+ days past due	0	0.11	45	0	0.12	15	0.02	0.12	54	0	0.16	14	0	0.16	29
Nonaccrual	0.25	0.45	34	0.25	0.65	20	0.18	0.52	22	0.29	0.76	17	0.17	0.46	19
Commercial and industrial															
30–89 days past due	0.13	0.28	37	0.21	0.17	66	0.05	0.24	19	0.11	0.23	39	0.13	0.31	29
90+ days past due	0	0.03	17	0	0.02	16	0.01	0.04	48	0.01	0.03	50	1.05	0.05	97
Nonaccrual	2.16	0.46	96	1.22	0.64	82	2.10	0.57	93	1.28	0.75	80	0.35	0.83	27
Individuals															
30–89 days past due	0.13	0.70	19	0.18	0.55	25	0.26	0.63	29	0.13	0.83	13	0.51	0.83	34
90+ days past due	0	0.07	19	0	0.07	18	0	0.09	17	0	0.14	19	0	0.17	16
Nonaccrual	0.01	0.18	29	0.03	0.18	35	0.05	0.17	40	0.06	0.28	35	0.08	0.17	46
Depository institution loans															
30–89 days past due		0.01			0			0.01			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.01			0			0			0			0	
Agricultural															
30–89 days past due	0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual	0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments															
30–89 days past due		0			0.01			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.18			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0	0.11	41	0.01	0.11	48	0.01	0.12	40	0.04	0.18	48	0.32	0.20	71
90+ days past due	0	0.01	33	0	0.01	35	0	0.01	75	0.02	0.01	82	0	0.01	30
Nonaccrual	0.05	0.07	68	0.32	0.13	79	0.07	0.09	66	0.13	0.15	65	0.21	0.13	75

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.13	0.39	25	0.17	0.35	34	0.27	0.46	35	0.31	0.65	25	0.23	0.67	14
	90+ days past due	0.03	0.22	59	0	0.27	18	0.12	0.24	70	0	0.33	16	0.01	0.31	34
	Nonaccrual	0.09	0.61	9	0.11	0.82	9	0.12	0.71	10	0.19	0.89	12	0.14	0.73	10
Revolving	30-89 days past due	0.19	0.26	40	0.04	0.29	15	0	0.28	9	0	0.48	5	0.05	0.45	11
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.10	1.15	19	0	1.05	5	0	1.18	6	0	1.13	5	0.13	1	16
Closed-end	30-89 days past due	0.13	0.42	28	0.18	0.36	35	0.28	0.49	38	0.33	0.65	28	0.24	0.70	19
	90+ days past due	0.03	0.25	59	0	0.29	18	0.13	0.26	71	0	0.38	17	0.01	0.35	38
	Nonaccrual	0.09	0.60	8	0.12	0.77	10	0.13	0.67	10	0.19	0.87	13	0.14	0.70	13
Junior lien	30-89 days past due	0	0.01	39	0.02	0.01	82	0	0.01	26	0	0.02	10	0.01	0.02	36
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	32	0	0.04	21	0	0.03	28	0.01	0.04	22	0.01	0.04	24
Commercial real estate	30-89 days past due	0.09	0.16	50	0.03	0.14	26	0.02	0.15	23	0.03	0.26	16	0.16	0.18	54
	90+ days past due	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.28	0.32	56	0.27	0.52	35	0.19	0.38	36	0.30	0.62	28	0.17	0.23	45
Construction and development	30-89 days past due	0.15	0.22	64	0.03	0.12	51	0.08	0.17	62	0	0.28	11	0.31	0.28	69
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.16	29	0	0.36	29	0	0.20	32	0	0.41	24	0.13	0.20	61
1-4 family	30-89 days past due	0.13	0.02	87	0	0.02	33	0.08	0.02	86	0	0.03	28	0.18	0.06	85
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0.02	0.17	57	0.03	0.07	61	0	0.13	21	0	0.22	13	0.13	0.20	63
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.13	34	0	0.29	32	0	0.16	37	0	0.35	25	0.13	0.17	66
Multifamily	30-89 days past due	0.04	0.04	68	0	0.06	28	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.07	25	0	0.14	21	0	0.17	21	0.15	0.11	73	0.01	0.05	48
Nonfarm non-residential	30-89 days past due	0.09	0.13	48	0.03	0.14	28	0.01	0.13	19	0.04	0.23	26	0.13	0.14	50
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.39	0.39	58	0.37	0.66	39	0.25	0.45	43	0.40	0.80	36	0.20	0.28	42
Owner Occupied	30-89 days past due	0.04	0.04	58	0.03	0.04	45	0.01	0.04	33	0.04	0.07	47	0.06	0.07	52
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.02	0.14	20	0.11	0.25	33	0.06	0.17	29	0.13	0.27	28	0.16	0.16	57
Other	30-89 days past due	0.04	0.08	60	0	0.09	25	0	0.08	14	0	0.14	11	0.07	0.07	61
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.37	0.21	77	0.26	0.40	53	0.19	0.23	58	0.27	0.44	46	0.04	0.10	38
Farmland	30-89 days past due	0	0.11	30	0.63	0.11	90	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.63	22	0	1.10	21	0	0.69	23	0.89	1.13	61	0.01	0.84	40
Credit card	30-89 days past due		1.02			0.63			0.81			0.95			1.19	
	90+ days past due		0.44			0.39			0.45			0.63			0.78	
	Nonaccrual		0.11			0.08			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,951,729	1,940,792	1,945,925	1,935,238	1,926,789
Retained earnings	605,141	619,995	665,894	543,800	393,674
Accumulated other comprehensive income (AOCI)	-165,595	22,508	5,241	36,333	19,310
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,391,275	2,583,295	2,617,060	2,515,371	2,339,773
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,049,695	1,059,419	1,053,047	1,062,797	1,072,315
Accumulated other comprehensive income-related adjustments	-165,595	22,508	5,241	36,333	19,310
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,507,175	1,501,368	1,558,772	1,416,241	1,248,148
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,507,175	1,501,368	1,558,772	1,416,241	1,248,148
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	55,600	55,600	55,600	55,600	55,600
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	55,600	55,600	55,600	55,600	55,600
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	55,600	55,600	55,600	55,600	55,600
Tier 1 Capital	1,562,775	1,556,968	1,614,372	1,471,841	1,303,748
Tier 2 Capital					
Tier 2 capital instruments and related surplus	204,000	266,000	204,000	266,000	158,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	112,789	94,784	97,791	87,820	51,461
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	316,789	360,784	301,791	353,820	209,461
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	316,789	360,784	301,791	353,820	209,461
Exited advanced approach tier 2 capital					
Total capital	1,879,564	1,917,752	1,916,163	1,825,661	1,513,209
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	17,891,885	18,297,862	19,401,894	17,206,047	15,066,260
Less: Deductions from common equity tier 1 capital	1,049,695	1,059,419	1,053,047	1,062,797	1,072,315
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	16,842,190	17,238,443	18,348,847	16,143,250	13,993,945
Total risk-weighted assets	15,360,567	13,476,772	14,014,383	13,704,180	12,791,558
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	9.81	11.85	21	11.14	12.66	27	11.12	12.37	31	10.33	12.35	19	9.76	12.11	17
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.17	12.53	11	11.55	13.44	16	11.52	13.11	23	10.74	13.08	12	10.19	12.78	11
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.24	14.37	12	14.23	15.42	33	13.67	14.91	31	13.32	15.23	17	11.83	14.36	7
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.28	9.08	61	9.03	9.11	50	8.80	8.98	51	9.12	9.13	51	9.32	9.76	43
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

BHC Name _____ City/State _____

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	237,714	222,987	235,637	220,428	215,081	6.60	113.00

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	51.63			52.30			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	48.37			47.70			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.61			13.29			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue	3.08			3.14			2.76			2.84			7.32		
Credit related premium income / Total premium income	34.56			30.92			32.99			38.23			34.91		
Other premium income / Total premium income	65.44			69.08			67.01			61.77			65.09		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	18.14			21.10			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	163.24			5.07			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			-395.05			927.51			447.82			233.61		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	13.93	12.13	55	13.03	11.54	56	13.37	12	52	14.13	11.03	60	15.87	11.51	69
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	804	1,150	1,109	1,599	22,054
Real estate loans	804	1,150	1,109	1,583	4,850
Commercial and industrial loans	0	0	0	16	17,204
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	804	1,150	1,109	1,599	22,054
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-30.09	11.61	14	-38.47	-1.19	14	-30.64	6.83	11	-92.75	-2.40	3	231.19	22.48	92
Total selected assets	-30.09	18.50	12	-38.47	3.19	14	-30.64	9.48	11	-92.75	2.04	4	231.19	12.40	93
Deposits		-4.80			9.07			0.73			3.46			10.36	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	5.61	19.94	10.22	32.94	12.89

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	99,000	42,500	134,500	83,250	99,500	132.94	288.80
Dividends	99,000	42,500	134,500	83,250	99,500	132.94	288.80
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	24	24	47	64	6,377	0.00	84.62
Dividends	24	24	47	64	6,377	0.00	84.62
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies				0	0		
Dividends				0	0		
Interest				0	0		
Management and service fees				0	0		
Other income				0	0		
Total income from subsidiaries	99,024	42,524	134,547	83,314	105,877	132.87	288.70
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	61	61	0	1	-100.00	-100.00
Total operating income	99,024	42,585	134,608	83,314	105,878	132.53	288.66
Operating Expenses							
Personnel expenses	6,026	5,706	10,546	8,346	7,653	5.61	121.30
Interest expense	7,351	8,103	15,247	12,446	11,561	-9.28	115.57
Other expenses	2,219	2,108	4,392	21,013	39,299	5.27	-69.90
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	15,596	15,917	30,185	41,805	58,513	-2.02	15.49
Income (loss) before taxes	83,428	26,668	104,423	41,509	47,365	212.84	596.74
Applicable income taxes (credit)	-3,777	-3,674	-7,131	-9,410	-11,066		
Extraordinary items							
Income before undistributed income of subsidiaries	87,205	30,342	111,554	50,919	58,431	187.41	396.16
Equity in undistributed income of subsidiaries	15,895	87,881	113,196	150,290	134,305	-81.91	-2.06
Bank subsidiaries	15,893	87,865	113,039	150,260	138,753	-81.91	-2.00
Nonbank subsidiaries	2	16	157	30	-4,448	-87.50	-81.82
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	103,100	118,223	224,750	201,209	192,736	-12.79	204.98
Memoranda							
Bank net income	114,893	130,365	247,539	233,510	238,253	-11.87	175.65
Nonbank net income	26	40	204	94	1,929	-35.00	8.33
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,748,674	99.62	2,895,710	99.51	2,903,617	99.44	2,875,550	2,588,702	-5.08	101.54
Common and preferred stock	2,748,674	99.62	2,895,710	99.51	2,903,617	99.44	2,875,550	2,588,267	-5.08	101.54
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	435		
Investment in nonbank subsidiaries	2,503	0.09	2,361	0.08	2,502	0.09	2,345	2,314	6.01	-78.09
Common and preferred stock	2,503	0.09	2,361	0.08	2,502	0.09	2,345	2,314	6.01	-78.09
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	4,530	0.16	8,549	0.29	10,638	0.36	4,935	8,266	-47.01	-27.85
Cash and due from unrelated depository institution	259	0.01	311	0.01	109	0	547	11	-16.72	164.29
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		-100.00
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	3,202	0.12	3,088	0.11	3,039	0.10	3,849	2,920	3.69	-79.83
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,759,168	100.00	2,910,019	100.00	2,919,905	100.00	2,887,226	2,602,213	-5.18	97.43
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	68,000	2.46	0	0	17,000	0.58	6,500	24,500		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	266,718	9.67	306,023	10.52	266,371	9.12	305,675	177,751	-12.84	148.16
Other liabilities	5,410	0.20	6,684	0.23	5,260	0.18	5,388	5,942	-19.06	96.23
Balance due to subsidiaries and related institutions	54,705	1.98	54,427	1.87	54,624	1.87	54,292	54,247	0.51	97.56
Total liabilities	394,833	14.31	367,134	12.62	343,255	11.76	371,855	262,440	7.54	186.27
Equity Capital	2,364,335	85.69	2,542,885	87.38	2,576,650	88.24	2,515,371	2,339,773	-7.02	87.71
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	412	0.01	432	0.01	428	0.01	431	430	-4.63	48.20
Common surplus	1,951,317	70.72	1,940,360	66.68	1,945,497	66.63	1,934,807	1,926,359	0.56	74.48
Retained earnings	578,201	20.96	579,585	19.92	625,484	21.42	543,800	393,674	-0.24	293.10
Accumulated other comprehensive income	-165,595	-6	22,508	0.77	5,241	0.18	36,333	19,310		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	2,759,168	100.00	2,910,019	100.00	2,919,905	100.00	2,887,226	2,602,213	-5.18	97.43
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	57,324	2.08	57,324	1.97	57,324	1.96	57,324	57,324	0.00	108.03
Notes payable to subsidiaries that issued TPS	55,600	2.02	55,600	1.91	55,600	1.90	55,600	55,600	0.00	108.98
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	8.23	10.52	27	9.44	12.64	25	8.86	11.94	22	8.26	7.29	60	8.50	9.68	31
Bank net income / Average equity investment in banks	8.12	11.07	23	9.08	12.37	25	8.59	11.80	20	8.62	7.45	63	10.03	10.51	54
Nonbank net income / Average equity investment in nonbanks	2.08	10.05	33	3.40	13.40	35	8.55	13.12	45	4.04	9.75	48	34.02	7.89	91
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	111.44	98.83	86	110.27	96.24	90	110.14	96.79	90	116.05	88.16	91	123.62	82.22	98
Nonbank net income / Parent net income	0.03	2.55	38	0.03	3.10	35	0.09	3.40	38	0.05	3.59	34	1	5.93	54
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	16.70	17.48	64	14.44	16.87	56	13.32	16.81	51	14.78	20.06	55	11.22	20.43	51
Total debt / Equity capital	14.16	12.15	69	12.03	11.60	65	11	11.71	62	12.41	14.41	62	8.64	14.31	57
Total debt + notes payable to subs that issued TPS / Equity capital	16.51	14.28	68	14.22	13.82	62	13.16	13.63	57	14.62	16.67	60	11.02	16.36	55
Total debt + Loans guaranteed for affiliate / Equity capital	14.16	12.21	69	12.03	11.69	64	11	11.77	61	12.41	14.68	61	8.64	14.56	57
Total debt / Equity capital – excess over fair value	14.16	12.27	69	12.03	11.71	65	11	11.81	62	12.41	14.52	62	8.64	14.51	57
Long-term debt / Equity capital	11.28	11.61	60	12.03	11.05	65	10.34	10.95	58	12.15	13.56	62	7.60	13.04	55
Short-term debt / Equity capital	2.88	0.43	88	0	0.48	41	0.66	0.57	78	0.26	0.77	78	1.05	1.02	79
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	63.35	39.62	67	43.09	39.10	48	56.60	39.86	59	43.07	34.67	56	63.38	28.44	81
Double Leverage															
Equity investment in subs / Equity capital	116.36	103.92	88	113.97	103.07	90	112.79	103.22	87	114.41	102.81	92	110.72	103.22	84
Total investment in subs / Equity capital	116.36	109.01	80	113.97	108.26	81	112.79	108.40	77	114.41	110.16	79	110.74	111.07	70
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.88	0.41	93	1.50	0.25	92	1.47	0.29	90	1.80	0.47	89	1.30	0.36	87
Equity investment in subs – equity cap / Net income-div (X)	2.73	1.23	86	1.94	0.83	86	1.96	1.05	78	2.32	1.82	71	1.68	1.22	73
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	228.98	126.15	85	123.16	138.64	50	176.94	152.85	65	118.04	136.59	45	123.36	177.68	32
Cash from ops + noncash items + op expense / Op expense + dividend	242.29	116.54	85	142.07	130.64	58	191.36	154.48	69	127.19	147.24	49	135.56	190.27	33
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	101.86	92.87	59	122.99	103.17	68	114.09	98.54	67	108.33	134.08	46	108.42	116.34	50
Pretax operating income + interest expense / Interest expense	1,234.92	1,457.38	57	429.11	1,479.01	28	784.88	1,835.33	32	433.51	2,016.32	28	509.70	1,968.54	29
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,111	1,417.74	55	400.08	1,667.11	26	721.38	1,770.77	31	388.06	1,539.23	23	429.13	1,632.83	22
Dividends + interest from subsidiaries / Interest expense + dividends	249.81	140.52	83	121.51	153.06	47	186.08	174.12	61	144.36	150.43	55	192.98	210.80	52
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		28.68			41.77			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-2.45	3.32	8	0.09	3.64	31	-0.39	3.44	16	-0.15	3.85	16	-0.75	2.64	17
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.69	16	0	1.79	34	0	1.76	16	0	2.66	31	0	5.62	28
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	37.03	82.17	20	88.63	78.46	63	51.15	66.37	42	88.90	81.10	63	74.11	57.84	71
Dividends declared / Net income.....	31.32	34	44	22.75	25.30	45	25.39	28.27	45	22.50	42.29	24	22.47	33.08	30
Net income – dividends / Average equity.....	5.65	7.04	41	7.30	9.64	35	6.61	8.62	35	6.40	4.14	79	6.59	6.46	52
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	306.61	128.25	86	158.03	139.49	65	235.73	155.92	73	183.92	132.17	69	229.78	178.13	66
Dividends from nonbank subsidiaries.....	0.07	2.20	63	0.09	3.97	64	0.08	4.90	52	0.14	3.41	57	14.73	7.53	82
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries.....	306.68	168.66	83	158.12	193.08	55	235.81	203.53	66	184.06	174.85	61	244.51	260.40	58
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	86.17	43.08	80	32.60	36.56	43	54.33	45.96	56	35.65	60.28	28	41.76	66.55	25
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries.....	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries.....	86.17	46.71	80	32.60	38.35	42	54.33	51.33	55	35.65	62.88	27	41.76	69.36	22
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	92.31	45.98	68	60	54.17	57	23.04	62.63	32	68.09	56.39	57	330.59	82.95	90
Interest income from nonbank subsidiaries.....	0	2.85	35	0	2.35	32	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries.....	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries.....	92.31	54.49	65	60	76.16	55	23.04	87.22	30	68.09	79.84	46	330.59	150.41	83
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	99.98	65.33	87	99.80	67.82	83	99.92	74.16	85	99.92	69.76	88	93.98	67.32	55
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries.....	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries.....	99.98	75.26	77	99.80	81.78	76	99.92	83.13	79	99.92	82.20	82	93.98	78.80	37
Dividends from nonbank subsidiaries.....	0.02	3.28	53	0.06	2.67	61	0.03	3.07	46	0.08	1.95	54	6.02	2.65	84
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries.....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries.....	0.02	5.58	43	0.06	6.48	45	0.03	4.67	34	0.08	4.70	41	6.02	7.29	77
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....	84.30	189.04	60		135.34		337.20	158.10	87	881.91	135.13	93	233.98	83.37	82
Loans and advances from subsidiaries / Total debt.....	17.13	28.16	54	18.73	28.31	55	20.23	26.38	58	18.36	27.08	55	28.34	28.33	61